

# UNITED STATES BANKRUPTCY COURT

Middle

District of

Pennsylvania

In re Allen L. Jones

Debtor

Case No. 1:04-bk-07511

(If known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property			\$267,000.00		
B – Personal Property			\$15,670.00		
C – Property Claimed as Exempt					
D – Creditors Holding Secured Claims				\$211,082.02	
E – Creditors Holding Unsecured Priority Claims				\$6,923.00	
F – Creditors Holding Unsecured Nonpriority Claims				\$115,083.44	
G – Executory Contracts and Unexpired Leases					
H – Codebtors					
I – Current Income of Individual Debtor(s)					\$3,436.00
J – Current Expenditures of Individual Debtor(s)					\$3,176.00
Total Number of Sheets of ALL Schedules →		0			
		Total Assets →	\$282,670.00		
		Total Liabilities →		\$333,088.46	

## SCHEDULE A--REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G--Executory Contracts and Unexpired Leases.**

J

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C--Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
½ interest in Lot, RR #1, Beaver Springs, PA 17812	fee	j	\$15,000.00	
½ interest in 12 acres Mtn Land, West Beaver Twp	fee	j	\$12,000.00	
½ interest in Spring Street Proeprties (2 duplexes) Spring Street, Beaver Springs, PA	fee	j	\$120,000.00	\$100,000.00
½ interest in Snyder Avenue Property Duplex Beaver Springs, PA	fee	j	\$60,000.00	\$52,000.00
½ interest in 1-3 Brown Street, McClure, PA 2 units	fee	j	\$60,000.00	\$50,000.00
	fee			
Total (Report Also on Summary of Schedules)			\$267,000.00	

## SCHEDULE B--PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C--Property Claimed as Exempt.

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G--Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash		\$200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		PSECU Checking Account #0450450002		\$420.00
3. Security Deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video, and computer equipment.		Bedroom, Dining room, living room suites old computer		\$2,000.00
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disk, and other collections or collectibles.		800 paperbak books, prints.wall hangings		\$200.00
6. Wearing apparel.		clothes		\$50.00
7. Furs and jewelry.		3 suits		\$500.00
8. Firearms and sports, photographic, and other hobby equipment.		1 rifle, 1 shotgun, 2 pistols, outdoors gear		\$700.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each insurer.	x			

**SCHEDULE B--PERSONAL PROPERTY**  
(Continuation Sheet)

11. Interest in IRA, ERISA, Keogh, or other pensions or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15. Accounts Receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule or Real property.	x			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to set off claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			

x

**Debtor**

**(If known)**

## SCHEDULE B--PERSONAL PROPERTY

(Continuation Sheet)

23. Automobiles, trucks, trailers, and other vehicles and accessories.		Chevy s10 Pickup		\$9,300.00
24. Boats, motors, and accessories.		1988 Jonboat with trailer		\$1,500.00
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment and supplies used in business.		construction tools		\$600.00
28. Inventory.	x			
29. Animals.	x			
30. Crops--growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.		Mr. Jones is a plaintiff in 2 federal suits against the Commonwealth of Pennsylvania for wrongful termination and civil rights violations -- value uncertain		
		red oak for cabinets		\$200.00
Total (Report also on Summary of Schedules)				\$15,670.00

## SCHEDULE C--PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under (Check one box)

☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**

☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
cash	522(d)(5)	\$620.00	\$620.00
Home furnishings, books, clothes, guns	522(d)(5)	\$3,450.00	\$3,450.00
JonBoat	522(d)(5)	\$1,500.00	\$1,500.00
tools	522(d)(6)	\$600.00	\$600.00
Oak	522(d)(6)	\$200.00	\$200.00
½ interest in Spring Street property	522(d)(1)	\$20,000.00	\$120,000.00

Debtor

(If known)

**SCHEDULE D--CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	500952960			March 03 truck loan				\$8,931.00	
The First 400 Market Street Sunbury, PA 17801				Value: 9300					
ACCOUNT NO.	001-3206773-9001			real estate mortgage "Spring Street"				\$100,058.69	
OMEGA Bank PO Box 298 State College, PA 16804				Value: 120000					
ACCOUNT NO.				real estate mortgage "Snyder Street"				52,092.33.	
The Northumberland National Bank 245 Front Street Northumberland, PA 17857				Value: 68000					
ACCOUNT NO.				real estate mortgage McClure				\$50,000.00	
The Northumberland National Bank 245 Front Street Northumberland, PA 17857				Value: 60000					
Subtotal (Total of this page)								\$211,082.02	
Total (Use only on last page) (Report Total also on Summary of Schedules)									

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Jones, Allen L.

Case No. 1-04-bk-07511

Chapter 13

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "x" in the column labeled "Co-debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H- Codebtors. If a joint petition is filed, state whether husband, wife, or both of them, or the marital community may be liable on each claim by placing an "h", "w", "j", or "c" in the column labeled "Husband, Wife, Joint or Community." If the claim is contingent, place an "x" in the column labeled "Contingent." If the claim is unliquidated, place an "x" in the column labeled "Unliquidated." If the claim is disputed, place an "x" in the column labeled "Disputed." Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ EXTENSIONS OF CREDIT IN A INVOLUNTARY CASE. Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Section 507 (a)(2).

☐ WAGES, SALARIES, AND COMMISSIONS. Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$ 2,000.00 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Section 507 (a)(3)

☐ CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS. Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. Section 507 (a)(4).

☐ CERTAIN FARMERS AND FISHERMEN. Claims of certain farmers and fishermen, up to a maximum of \$ 2,000.00 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Section 507 (a)(5).

☐ DEPOSITS BY INDIVIDUALS. Claims of individuals up to a maximum of \$ 900.00 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Section 507 (a)(6).

☒ TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS. Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. Section 507 (a)(7).

CREDITOR'S NAME AND MAILING ADDRESS	C O- D E B T O R	HUSB AND, WIFE, JOINT OR COM MUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SET-OFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT No. <b>532113</b>  <b>Statewide Tax Recovery PO Box 752 Sunbury, PA 17801</b>			2002-2004 delinquent "personal" taxes				\$1,015.11



ACCOUNT No. <b>1459</b>  <b>Hummelstown Boro Tax Office</b> <b>PO Box 185</b> <b>Hummelstown, PA 17036</b>			2004 personal taxes				\$286.00
ACCOUNT No.  <b>Snyder County Tax Claim Bureau</b> <b>PO Box 217</b> <b>Middleburg, PA 17842</b>			delinquent real estate taxes 2002-2004				\$5,621.96
Total							\$6,923.07

## SCHEDULE F--CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions)		CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	40051757			personal loan				\$4,648.88
SUN Bank 155 North 15 <sup>th</sup> Street Lewisburg, PA 17837								
ACCOUNT NO.	67380040-0334573			personal loan				\$9,315.58
Citifinacial PO Box 8020 S Hackensack, NJ 07606								
ACCOUNT NO.	500952918			personal loan				\$5,055.29
The First 400 Market Street Sunbury, PA 17801								
ACCOUNT NO.	4258074502730472			personal loan				\$5,117.48
M&T Bank, NA PO Box 188 Buffalo, NY 14240-0188								
ACCOUNT NO.	4568 CV 2004			civil action			x	\$25,000.00
Charles and Robin Reedy % W. Scott Henning, Esq. 1300 Linglestown Rd Harrisburg, PA 17110								
continuation sheets attached								Subtotal
								\$49,137.23
								Total
(Report also on Summary of Schedules)								

**SCHEDULE F--CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO.	2004 CV 4440			civil action				\$10,000.00
Richard Shirk %Kevin McNamara, Esq. PO Box 999 Harrisburg, PA 17108								
ACCOUNT NO.	5121079706004410			various dates personal credit				\$4,769.19
SEARS Master Card PO Box 182156 Columbus, OH 43218-2156								
ACCOUNT NO.	898 888 357 8			gas				\$750.00
EXXON MOBIL PO Box 4555 Carlstrm, IL 60197-4555								
ACCOUNT NO.	18646224			personal loan + VISA				\$13,000.00
PSECU PO Box 67014 Harrisburg, PA 17106-7014								
ACCOUNT NO.				loan				\$1,300.00
Mirian Jones PO Box 145 Beaver Springs, PA 17812								
ACCOUNT NO.				loan				\$2,700.00
Jessica Epure RR #1, Box 445 Beaver Springs, PA 17812								
ACCOUNT NO.				loan				\$2,000.00
Matthew Kronisch 42 North Mitchell Street Livingston, NJ 07039								
ACCOUNT NO.				loan				\$7,500.00
Robert D. Kline RR #2 McClure, PA 17821								
Subtotal								\$42,019.19

Sheet no. of sheets attached to Schedule of

Case T-04-bk-07511-MDF Doc 3 Filed 01/12/05 Entered 01/12/05 13:30:37 Desc

Creditors Holding Unsecured Nonpriority Claims

Page 1 of 1

Debtor

(If known)

**SCHEDULE F--CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO.	04-073			legal fees – divorce case				\$4,000.00
James L. Best, Esq. PO Box 882 212 Market Street Sunbury, PA 17801								
ACCOUNT NO.				loan				\$3,000.00
Dwight McKee 108 Runsin Rd Cam Hill, PA 17011								
ACCOUNT NO.	822 2239 100578 6							\$500.00
Lowe's PO Box 105980 #79 Atlanta, GA 30353								
ACCOUNT NO.	CV-387-2002			order - special relief			x	\$11,427.02
Margie S. Jones %Bruce Foreman Foreman & Foreman, P.C. 4409 North Front Street Harrisburg PA 17110-1709								
ACCOUNT NO.	CV-387-2002			contribution claim			x	
Margie S. Jones %Bruce Foreman Foreman & Foreman, P.C. 4409 North Front Street Harrisburg PA 17110-1709								
ACCOUNT NO.				personal loan				\$5,000.00
Northumberland National Bank 245 Front Street Northumberland, PA 17857								
ACCOUNT NO.								
ACCOUNT NO.								

Creditors Holding Unsecured Nonpriority Claims	(Total of this page)	
	Total	\$115,083.44
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules)		

Add Continuation Page

## SCHEDULE G--EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	

## SCHEDULE H – CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if the debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Margie S. Jones c/o Tracy Updike, Esq. Foreman & Foreman, P.C. 4409 North Front Street Harrisburg PA 17110-1709	Northumberland National Bank 245 Front Street Northumberland, PA 17857  Omega Bank PO Box 298 State College, PA 16804

# UNITED STATES BANKRUPTCY COURT

Middle

District of

Pennsylvania

In re Allen L. Jones

Debtor

Case No. 1:04-bk-07511

(If known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property			\$267,000.00		
B – Personal Property			\$15,670.00		
C – Property Claimed as Exempt					
D – Creditors Holding Secured Claims				\$211,082.02	
E – Creditors Holding Unsecured Priority Claims				\$6,923.00	
F – Creditors Holding Unsecured Nonpriority Claims				\$115,083.44	
G – Executory Contracts and Unexpired Leases					
H – Codebtors					
I – Current Income of Individual Debtor(s)					\$3,436.00
J – Current Expenditures of Individual Debtor(s)					\$3,176.00
Total Number of Sheets of ALL Schedules →		0			
		Total Assets →	\$282,670.00		
		Total Liabilities →		\$333,088.46	



**Debtor**

**(If known)**

## SCHEDULE I--CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled “Spouse” must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 and 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  divorced	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
<b>Employment:</b>		
DEBTOR	SPOUSE	
Occupation	self – consultanting and contracting	
Name of Employer		
How Long Employed		
Address of Employer		

**Income:** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify: \_\_\_\_\_)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance

(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME	\$3,436.00
-------------------------------	------------

DEBTOR	SPOUSE
\$2,800.00	
\$2,800.00	\$0.00
\$700.00	
\$700.00	\$0.00
\$2,100.00	\$0.00
\$1,190.00	
\$146.00	
\$3,436.00	\$0.00

(Report Also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor

(If known)

**SCHEDULE J--CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$1,476.00
Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities:		
Water and sewer		\$80.00
Telephone		\$25.00
Other		\$40.00
Other		
Other		\$100.00
Home maintenance (repairs and upkeep)		\$300.00
Food		\$80.00
Clothing		\$20.00
Laundry and dry cleaning		\$50.00
Medical and dental expenses		\$200.00
Transportation (not including car payments)		\$0.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.		\$0.00
Charitable contributions		
Insurance (non deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$80.00
Life		\$36.00
Health		\$286.00
Auto		\$103.00
Other:		
Other:		
Taxes (non deducted from wages or included in home mortgage)		
(Specify)		
Installment payments (in Chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto		\$260.00
Other: PSECU PCL		\$40.00
Other: PSECU VISA		
Other:		
Alimony, maintenance, and support paid to others		
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession or farm (attach detailed statement)		
Other:		
Other:		
Other:		
Other:		
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$3,176.00

[FOR CHAPTER 12 & 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some regular interval.<sup>6</sup>

A. Total Projected Monthly Income	\$3,436.00
B. Total Projected Monthly Expenses	(\$3,176.00)
C. Excess Income (A minus B)	\$260.00
D. Total Amount to Be Paid Into Plan Each	\$500.00

**(If known)**

## SCHEDULE I--CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled “Spouse” must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 and 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  divorced	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
<b>Employment:</b>		
Occupation	DEBTOR	SPOUSE
	self – consultanting and contracting	
Name of Employer		
How Long Employed		
Address of Employer		

**Income:** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify: \_\_\_\_\_)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance

(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$3,436.00

(Report Also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor

(If known)

**SCHEDULE J--CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$1,476.00
Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities:		
Water and sewer		\$80.00
Telephone		\$25.00
Other		\$40.00
Other		
Other		\$100.00
Home maintenance (repairs and upkeep)		\$300.00
Food		\$80.00
Clothing		\$20.00
Laundry and dry cleaning		\$50.00
Medical and dental expenses		\$200.00
Transportation (not including car payments)		\$0.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.		\$0.00
Charitable contributions		
Insurance (non deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$80.00
Life		\$36.00
Health		\$286.00
Auto		\$103.00
Other:		
Other:		
Taxes (non deducted from wages or included in home mortgage)		
(Specify)		
Installment payments (in Chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto		\$260.00
Other: PSECU PCL		\$40.00
Other: PSECU VISA		
Other:		
Alimony, maintenance, and support paid to others		
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession or farm (attach detailed statement)		
Other:		
Other:		
Other:		
Other:		
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$3,176.00

**[FOR CHAPTER 12 & 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some regular interval.<sup>6</sup>

A. Total Projected Monthly Income	\$3,436.00
B. Total Projected Monthly Expenses	(\$3,176.00)
C. Excess Income (A minus B)	\$260.00
D. Total Amount to Be Paid Into Plan Each	\$500.00

In Re: Jones, Allen L.

Case No.: \_\_\_\_\_

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ (Number of pages) sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 12/2/04

Signature:   
Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Joint Debtor

\*\*\*\*\*

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ (Number of pages) sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor).

\*\*\*\*\*

*Penalty for making a false statement or concealing property*

Fine of up to \$ 500,000.00 or imprisonment for up to five (5) years or both. 18 U.S.C. Sections 152 and 3571.

FORM 2. DECLARATION CONCERNING DEBTOR'S SCHEDULES